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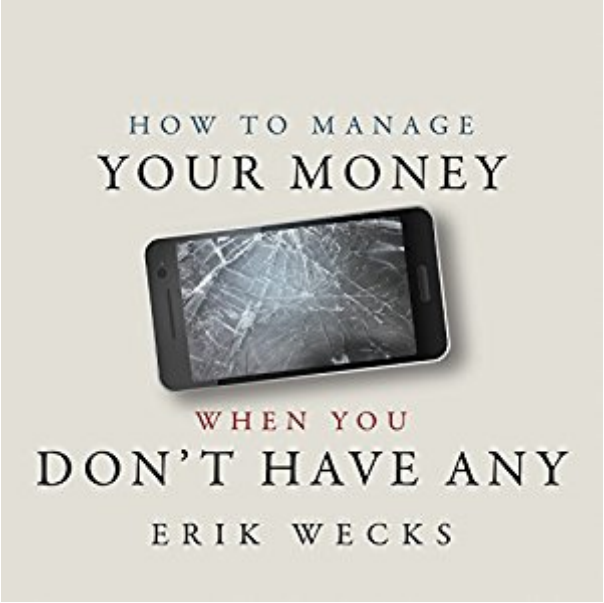
How To Manage Your Money When You Don't Have Any



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Synopsis

Unlike many personal finance books, How to Manage Your Money When You Don't Have Any was specifically written for Americans who struggle to make it on a monthly basis. It provides a respectful, no-nonsense look at the difficult realities of our modern economy along with an easy-to-follow path toward better financial stability that will give hope to even the most financially strapped households. Created by a financial expert who hasn't struck it rich, this guide offers a firsthand story of financial survival in the face of rough times. Rather than emphasizing wealth creation, How to Manage Your Money When You Don't Have Any teaches listeners to do the best they can with their incomes no matter their size. Content rich, personal, and jargon free, the book is opinionated, at times humorous, and full of current everyday references.

Book Information

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Customer Reviews

This guide gets to the point. It's certainly not the most glamorous get rich quick or the get out of debt quick book. This book is realistic, and lists the precautions/actions you can take to avoid and get out of financial disasters.One of the major points in this book is avoiding expenses, even if you have a high income. The dentist vs. the dentist's clerk story really nailed the point down. If you want to find out why a dentist making six figure salary can be poorer than the dentist's clerk making meager salary, read this book.This book talks about debts and emergency funds a lot. It really nails down the importance of being debt free, and establishing an emergency fund.This book will also stress the importance of needs such as food, shelter, clothing, and family.As an 18 year old who used to spend all my income on CD's and iPods, this book really enlightened me. I'm now saving up for the

future, and have 550$ in my emergency fund. I'm also managing my expenses vs income, and working a lot harder than usual. This book was a real eye-opener for someone who's lived 18 years of his life without having to make any financial decisions.

I have been reading this book over the past week, and it has really helped me to begin thinking differently about my approach to budgeting. I have kept a detailed budget for years, all color-coded and balanced to the penny. What really changed throughout my reading of this book was my awareness that my spending is a reflection of my values. Ouch. That was hard to take in, especially when I reviewed my budget for the past few months. Much of my spending is on debt payments, and I've really felt okay, as long as I could make all of my payments. If I truly value stability for my family, I need to think differently and set new priorities. This book provided practical and simple steps to get me started. I feel empowered and encouraged that I can begin to pay off the debt and become more purposeful in my saving and spending.Anyone living paycheck to paycheck or spending much of their income on payments needs to read this book!

I've watched pledge-drive specials on PBS, where financial gurus offer "sure-fire" steps promising to take me from the depths of debt to the lap of luxury, but never could connect with the message. I'm not looking for investment advice, and I don't want five vacation homes to retire in. I just want some help keeping my head above water. Wecks offers more practical advice than those specials, with a more plausible goal: avoiding the traps laid by a system and culture that seems to accept debt as a simple part of everyday existence. This is a nice, simple plan that anyone, at any income level, can both comprehend and follow.

In the interest of full disclosure, I happen to know Erik personally, and I also know that the advice in his book is born of experience. Erik's had tremendously bad luck in the job market, but in spite of that he and his family have kept paying their mortgage and haven't gone hungry. Here's a finance book that isn't so much about building wealth as it is about learning to create stability, less "get rich quick" and more "don't go broke," which may be a lot more relevant today.Aside from the more obvious lessons that you're familiar with (don't accumulate credit card debt), Erik gives practical steps toward getting out of debt and building your safety net, and steps you should take to keep yourself from falling into the same traps in the future. I really liked his boat analogy: you have to determine whether your boat is just full of water (you have debt) or actually sinking (you spend more than your income). If it's just full of water, at least you don't need to patch the boat and you can work

on bailing yourself out. If it's sinking, though, then scooping out buckets of water isn't going to cut it. Either way, you need to know what situation you're in before you attempt to fix it.The explanation of zero-balance budgeting is also easy to understand, and it lets you set your own values. Erik doesn't tell you where to spend your money--he just helps you figure out how much money you have for spending. While his writing isn't perfect, his advice is solid. If you're tired of personal finance books that assume you have a lot of money lying around to invest, then this book may be a perfect fit. (And it's cheap!)

I have read a lot of books about how to handle your money, but they all seemed to be aimed at people that already had or were making a lot, telling them how to invest & retire wealthy. This book is for those of us that don't make a lot or have found ourselves in a mess. I especially like how he talks about people trying to maintain their high end style of living when their income has become low end, I know a few folks like that and can just see the hole they are digging getting deeper. I also like that he tells it like it is and uses his own mistakes as examples. I like his honesty, he doesn't sugar coat anything, it is just a really good book for getting your financial life back on track, written in a way that anyone can understand.

The book wanders around, repeats itself often, and has the depth one might garner from watching CNBC or BLOOMBERG business channels for a few hours. To sum it up: 1) Don't take on debt, 2) If you do pay it off, 3) Make sure you pay for the essentials like food and shelter each month then pay for the other stuff, 4) Don't buy an XBOX 360, 5) Don't buy a car you can't afford, 6) Credit card interest is expensive, 7) Try to save a little money every month, 8) If you want some help, listen to Clark Howard's radio show or buy a couple of his books.There are thousands of books on financial self-help out there. I suggest you keep looking. This is not a book I can recommend.

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